

## Wings Credit Union

## Visa® Platinum and Visa Signature® Disclosure Information

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>Visa Signature: 0.00%</b> Introductory rate is good for the first 12 months from the date that your new credit card account is opened. After that, your APR will range from <b>13.40% to 18.00%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate.
	<b>Visa Signature: 0.00%</b> Introductory rate is good for the first 12 months from the date that your new credit card account is opened. After that, your APR will be <b>18.00%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Balance Transfers</b>	<b>Visa Platinum: 0.00%</b> Introductory rate is good for the first 12 months from the date that your new credit card account is opened. After that, your APR will range from <b>13.40% to 18.00%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate.
	<b>Visa Signature: 0.00%</b> Introductory rate is good for the first 12 months from the date that your new credit card account is opened. After that, your APR will be <b>18.00%</b> based on creditworthiness. This APR will vary with the market based on the Prime Rate.
<b>APR for Cash Advances</b>	<b>Visa Platinum: 13.40% to 18.00%</b> The APR will vary with the market based on the Prime Rate.
	<b>Visa Signature: 18.00%</b> The APR will vary with the market based on the Prime Rate.
<b>Paying Interest</b>	Your due date is at least <b>25</b> days after the close of each billing cycle. We will not charge you interest on purchases if you pay your entire balance by the due date each month. We will begin charging interest on cash advances and balance transfers from the posting date.
<b>Credit Card tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="https://consumerfinance.gov/learnmore">consumerfinance.gov/learnmore</a> .

Transaction Fees		Penalty Fees	
<b>Cash Advance</b>	Either <b>\$10</b> or <b>2%</b> of the amount of each cash advance, whichever is greater.	<b>Late Payment</b>	Up to <b>\$27</b>
		<b>Returned Payment</b>	Up to <b>\$27</b>

**How We Calculate Your Balance:** We use a method called "average daily balance (including new purchases)."

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in the Wings Credit Card Agreement and Truth-In-Lending Disclosure. Rates are effective as of 9/1/2023 and are subject to change.

Call **(800) 692-2274** for current rate information.

